



A Free Copy of Your Credit Report

You can now get a free copy of your credit report from each of the three national credit consumer reporting agencies each year. To get your free credit report, do not order the report by contacting the national reporting agencies directly. Instead, use one of the following three methods:

Order online

<http://www.annualcreditreport.com>

If you order online, you should be able to access your report immediately after answering identification questions.

Order using a toll-free telephone number

1-877-322-8228

Your credit report will be processed and mailed to you within 15 days.

Order your report by mail

Complete the order form at <http://ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf> and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

Your request should be processed within 15 days and mailed to you.

You can order your credit report from one, two or all three credit consumer reporting agencies at the same time, or you can stagger your requests over the year. Be prepared to give some information when requesting your report: name, address, Social Security number, and date of birth. If you moved in the past two years, you may need to give your previous address. To maintain the security of each consumer's file, you will also have to give some information that only you would likely know — usually related to one of your credit accounts. For this reason, you may want to make your request from home where you can easily access your financial records to answer such questions.